Case 18-13574 Doc 1 Filed 05/09/18 Entered 05/09/18 11:24:52 Desc Main Document Page 1 of 64

Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11
	Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
· Your full name	Vanessa	
Write the name that is on	First name	First name
your government-issued picture identification (for	Middle name	Middle name
example, your driver's license or passport	Brito Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
All other names you		
have used in the last 8 years	First name	First name
Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
. Only the last 4 digits of your Social	XXX - XX- 9406	
Security number or federal Individual	OR	OR
Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

Case 18-13574 Doc 1 Filed 05/09/18 Entered 05/09/18 11:24:52 Desc Main Document Page 2 of 64

De	Potor 1 Vanessa First Name	Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		2308 Desplaines St FI 1 Number Street First Floor	Number Street
		Blue Island Illinois 60406	
		City State Zip Code Cook	City State Zip Code
		County If your mailing address is different from the one above, fill it in here. Note that the court will send any	County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to
		notices to you at this mailing address.	this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)
_			

Case 18-13574 Doc 1 Filed 05/09/18 Entered 05/09/18 11:24:52 Desc Main Document Page 3 of 64

Debtor 1 Vanessa					Case number (if kno	wn)
First Nam		Middle Nam		ast Name		
Part 2: Tell the	Court Abou	ut Your Bankrup	tcy Case			
 The chapter Bankruptcy are choosin under 	Code you			of each, see <i>Notice Requ</i> oto to the top of page 1 and		C. § 342(b) for Individuals Filing for opriate box.
8. How you wi	II pay the	more details a cashier's check may pay with I need to pay Individuals to the official poyou choose the	about how you in ck, or money order a credit card or a the fee in instance of Pay Your Filing to the the the the control of th	may pay. Typically, if you der. If your attorney is so check with a pre-printer allments. If you choose a gree in Installments (O ived (You may requested to, waive your fee, an applies to your family simust fill out the Application.	ou are paying the submitting your ped address. this option, sig fficial Form 103. this option only d may do so only ze and you are u	the clerk's office in your local court for e fee yourself, you may pay with cash, payment on your behalf, your attorney in and attach the <i>Application for</i> A). If you are filing for Chapter 7. By law, a y if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official)
9. Have you fil bankruptcy last 8 years	within the	✓ No. Yes. District District District		When When When	MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number
10. Are any bar cases pend being filed be spouse who filing this ca you, or by a partner, or laffiliate?	ng or by a is not se with business	✓ No. Yes. Debtor District Debtor District		<u>W</u> hen <u>W</u> hen	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11. Do you rent residence?	your	✓ No.	landlord obtaine Go to line 12.			of You (Form 101A) and file it with

Case 18-13574 Doc 1 Filed 05/09/18 Entered 05/09/18 11:24:52 Desc Main Document Page 4 of 64

Brito Debtor 1 Vanessa Case number (if known) First Name Middle Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance Bankruptcy Code and sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are vou a small business debtor? Ⅵ I am not filing under Chapter 11. For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have ✓ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

Case 18-13574 Doc 1 Filed 05/09/18 Entered 05/09/18 11:24:52 Desc Main Document Page 5 of 64

Debtor 1 Vanessa Brito Case number (if known)

First Name Middle Name Last Name Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have ✓ I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. The law requires that Attach a copy of the certificate and the payment plan, Attach a copy of the certificate and the payment plan, if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you plan, if any. plan, if any. are not eligible to file. I certify that I asked for credit counseling services ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: I have a mental illness or a mental I have a mental illness or a mental Incapacity. Incapacity. deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

Case 18-13574 Doc 1 Filed 05/09/18 Entered 05/09/18 11:24:52 Desc Main Document Page 6 of 64

Brito Debtor 1 Vanessa Case number (if known) First Name Middle Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do "incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded ✓ No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **1**-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do vou estimate that you owe? 100-199 10,001-25,000 More than 100,000 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$10,000,000,001-\$50 billion to be worth? \$100,001-\$500,000 \$50,000,001-\$100 million \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Vanessa Brito Signature of Debtor 1 Signature of Debtor 2 Executed on _ 5/9/2018 Executed on MM / DD / YYYY MM / DD / YYYY

Case 18-13574 Doc 1 Filed 05/09/18 Entered 05/09/18 11:24:52 Desc Main Document Page 7 of 64

Debtor 1 Vanessa		Brito	Case number (if	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und relief available under each	der Chapter 7, 11, 12, ch chapter for which th	or 13 of title 11, United ne person is eligible. I a	ave informed the debtor(s) about d States Code, and have explained the lso certify that I have delivered to the
If you are not	. ,			which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	an inquiry that the in	formation in the sched	ules filed with the petition is incorrect.
attorney, you do not need to file this page.	X (a / Alawan day Brah a		Date	5/9/2018
noou to mo uno pugo.	/s/ Alexander Preber Signature of Attorney f			M / DD / YYYY
	oignature of Attorney 1	01 205101		
	Alexander Preber			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	nue		
	Street			
	01.1			20042
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phone	3122374979	Email address	apreber@semradlaw.com
	Bar number		State	

Case 18-13574 Doc 1 Filed 05/09/18 Entered 05/09/18 11:24:52 Desc Main Document Page 8 of 64

Fill in this infor	mation to identify your ca	ase:	
Debtor 1	Vanessa		Brito
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

П	Check if this is an
_	amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	
1b. Copy line 62, Total personal property, from Schedule A/B	\$760.00
1c. Copy line 63, Total of all property on Schedule A/B	\$760.00
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$0.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	Ψ0.00
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$14,209.00
Your total liabilities	\$14,209.00
art 3: Summarize Your Income and Expenses	
. Schedule I: Your Income (Official Form 106I)	
Copy your combined monthly income from line 12 of Schedule I	\$1,381.08 ————————————————————————————————————
. Schedule J: Your Expenses (Official Form 106J)	\$1,420.00

Case 18-13574 Doc 1 Filed 05/09/18 Entered 05/09/18 11:24:52 Desc Main Document Page 9 of 64

Answer These Questions for Administrative and Statistical Records 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedul Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: Total claim	
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9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: Total claim	
From Part 4 on Schedule E/F, copy the following: Total claim	\$1,893.48
фо oo	
9a. Domestic support obligations (Copy line 6a.)	
9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00	
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00	
9d. Student loans. (Copy line 6f.) \$0.00	
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	

\$0.00

9g. **Total.** Add lines 9a through 9f.

Case 18-13574 Doc 1 Filed 05/09/18 Entered 05/09/18 11:24:52 Desc Main Document Page 10 of 64

Fill in this	informati	on to identify your c	ase:						
Debtor 1		nessa			Brito				
Debtor 2	Fin	st Name	Middle N	lame	Last Na	me			
(Spouse, if fi	ling) Fir	st Name	Middle N	lame	Last Na	me			
United Sta	ates Bankı	ruptcy Court for the:	Northern		District of Illin	nois			
Case num	nber				(St	ate)			
Officia	al Forr	m 106A/B							Check if this is an amended filing
Sche	dule A	A/B: Prope	erty						12/1
category v responsibl write your	where you le for sup name ar	u think it fits best. E plying correct infor nd case number (if k	Be as complete a mation. If more s known). Answer e	nd ac pace very	ccurate as possible is needed, attach question.	e. If two married peo a separate sheet to	ople ar	n one category, list the e filing together, both a orm. On the top of any	are equally
			_			tate You Own or I			
1. Do you	No. Go t		quitable iliterest	iii aii	y residence, buildi	ng, ianu, or sinnar	proper	ty:	
	Yes. Whe	ere is the property?							
1.1	Street ad	dress, if available, or	other description	Wh	at is the property? Single-family home Duplex or multi-uni			the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
					Condominium or communication or manufactured or m	ooperative		Current value of the entire property?	Current value of the portion you own?
	Number	Street State	Zip Code		Land Investment property Timeshare Other	у		Describe the nature of interest (such as fees the entireties, or a life	simple, tenancy by
				Wh one	e. Debtor 1 only Debtor 2 only Debtor 1 and Debto	n the property? Che or 2 only debtors and another	ck	Check if this is co (see instructions)	ommunity property
				Oth		u wish to add about	this ite	em, such as local	
16		P	Call In access	pro	perty identification	n number <u>:</u>			
1.2		ave more than one, li dress, if available, or		Wh	Single-family home Duplex or multi-uni Condominium or co	it building ooperative		the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property. Current value of the portion you own?
					Manufactured or m Land	obile home			
	Number	Street State	Zip Code		Investment property Timeshare Other	у		Describe the nature of interest (such as feet the entireties, or a life	simple, tenancy by
		State	2.19 0000	one	o has an interest in the Debtor 1 only Debtor 2 only Debtor 1 and Debtor At least one of the o	debtors and another wish to add about		(see instructions)	ommunity property

Case 18-13574 Doc 1 Filed 05/09/18 Entered 05/09/18 11:24:52 Desc Main Document Page 11 of 64

Debtor 1	Vanessa	Brito	Case number (if known)
	First Name Mid	ddle Name Last Name	
	et address, if available, or other desc nber Street State Zip Co	Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
Oily	Giale Zip oc	Who has an interest in the property? C Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add abo property identification number:	er (see instructions)
	the dollar value of the portion yove attached for Part 1. Write that	u own for all of your entries from Part 1, includir	ng any entries for pages
you na	ve attached for Fart 1. Write that		
Do you ow you own t	hat someone else drives. If you lease ans, trucks, tractors, sport utility vehic	ole interest in any vehicles, whether they are reg e a vehicle, also report it on Schedule G: Executory C cles, motorcycles	•
3.1	Make Model: Year:	Who has an interest in the propert one.	ty? Check Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.
	Approximate mileage: Other information:	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and a Check if this is community proinstructions)	
3.2	Make Model: Year: Approximate mileage: Other information:	Who has an interest in the propert one. Debtor 1 only Debtor 2 only Debtor 2 only	ty? Check Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? Current value of the portion you own?
		At least one of the debtors and a Check if this is community pro instructions)	

Case 18-13574 Doc 1 Filed 05/09/18 Entered 05/09/18 11:24:52 Desc Main Document Page 12 of 64

ebtor 1	Vanessa		Brito	Case number	(II KIIOWII)	
	First Name	Middle Name	Last Name	_	· · ·	
3.3	Make Model: Year: Approximate mileage: Other information:	one. De De At	nas an interest in the properties of a nitrogram and pettor 2 only least one of the debtors and neck if this is community particitions)	d another	the amount of any secu	claims or exemptions. Pured claims on Schedule Lims Secured by Property. Current value of the portion you own?
3.4	Make Model: Year: Approximate mileage: Other information:	Who h one. De	nas an interest in the propebtor 1 only betor 2 only betor 1 and Debtor 2 only	erty? Check	the amount of any secu	claims or exemptions. Pu red claims on <i>Schedule L</i> <i>iims Secured by Property</i> . Current value of the portion you own?
		Ch	least one of the debtors and neck if this is community particularly structions)			
Wat	ercraft, aircraft, motor homes	, ATVs and other recrea	tional vehicles, other veh	icles, and acces	ssories	
Exar	ercraft, aircraft, motor homes mples: Boats, trailers, motors, pe No Yes	-				
Exar	nples: Boats, trailers, motors, pe No Yes Make Model: Year:	ersonal watercraft, fishing v Who h one.		orcycle accessorie	Do not deduct secured the amount of any secu	claims or exemptions. Pu red claims on <i>Schedule L</i> iims Secured by Property.
Exar	nples: Boats, trailers, motors, pe No Yes Make Model:	who hone. De	nas an interest in the prope ebtor 1 only ebtor 2 only ebtor 1 and Debtor 2 only least one of the debtors and neck if this is community in	ercycle accessorie erty? Check d another	Do not deduct secured the amount of any secu	red claims on <i>Schedule L</i>
4.1	Make Model: Approximate mileage: Other information: Make Model: Year: Approximate mileage: Other information:	Who h one. Ch ins Who h one. Who h one.	nas an interest in the prope ebtor 1 only ebtor 2 only ebtor 1 and Debtor 2 only least one of the debtors and	ercycle accessorie erty? Check d another property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule Lims Secured by Property. Current value of the portion you own? claims or exemptions. Pured claims on Schedule Limbs
4.1	Make Model: Other information: Make Model: Model: Make Model: Model: Model: Model: Model:	Who h one. Ch ins Who h one. De At De At At At At At At At At At A	nas an interest in the prope ebtor 1 only ebtor 2 only ebtor 1 and Debtor 2 only least one of the debtors and neck if this is community particular.	d another certy? Check d another certy? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule Lims Secured by Property. Current value of the

Case 18-13574 Doc 1 Filed 05/09/18 Entered 05/09/18 11:24:52 Desc Main Document Page 13 of 64

Debtor 1 Vanessa Brito Case number (if known) First Name Middle Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Used Mobile, Tv, \$250.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$300.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Nο Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list **✓** No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$550.00 for Part 3. Write that number here

Case 18-13574 Doc 1 Filed 05/09/18 Entered 05/09/18 11:24:52 Desc Main Document Page 14 of 64

Debtor 1 Vanessa Brito Case number (if known) First Name Middle Name Last Name **Describe Your Financial Assets** Part 4: Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition \$10.00 Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: \$200.00 17.1. Checking account: Chase 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ◪ No Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about them

Case 18-13574 Doc 1 Filed 05/09/18 Entered 05/09/18 11:24:52 Desc Main Document Page 15 of 64

Debt	tor 1 Vanessa		Brito	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotial include personal checks, cashiers ents are those you cannot transfe Issuer name:	checks, promissory not	es, and money orders.	
21.	Retirement or pension Examples: Interests in IF), thrift savings accounts,	or other pension or profit-sharing plans	
	✓ No	_			
	Yes. List each	Type of account:	Institution name:		
	account separately.	401(k) or similar plan:			
		Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		prepayments I deposits you have made so that with landlords, prepaid rent, publi			
	Yes	Electric:			
		Gas:	-		
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or for	a number of years)	
	✓ No Yes	Issuer name and description:			
		-			

Case 18-13574 Doc 1 Filed 05/09/18 Entered 05/09/18 11:24:52 Desc Main Document Page 16 of 64

Debte	or 1 Vanessa	Mi della Nassa		Case number (if known)	
0.4	First Name	Middle Name	Last Name		
24.		ducation IRA, in an account in a qualified (b)(1), 529A(b), and 529(b)(1).	ABLE program, or under a	i qualified state tuition program.	
	Ves	stitution name and description. Separately file	the records of any interests.1	11 U.S.C. § 521(c):	
25.	Trusts. equitable	or future interests in property (other tha	n anything listed in line 1).	and rights or powers	
	exercisable for y		, ,		
	Yes. Describe				
26.		hts, trademarks, trade secrets, and other t domain names, websites, proceeds from ro		ents	
	✓ No Yes. Describe				
27.		ises, and other general intangibles g permits, exclusive licenses, cooperative ass	sociation holdings, liquor licer	nses, professional licenses	
	✓ No				
	Yes. Describe				
Mon	ey or property	owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	ey or property Tax refunds ower				portion you own? Do not deduct secured
					portion you own? Do not deduct secured
	Tax refunds owed No Yes. Give spe	I to you		Federal:	portion you own? Do not deduct secured
	Tax refunds owed No Yes. Give spe about th you alrea	to you cific information em, including whether idy filed the returns		Federal: State:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed No Yes. Give spe about th you alre- and the	I to you cific information em, including whether			portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed No Yes. Give spe about th you alre- and the Family support Examples: Past du	to you cific information em, including whether idy filed the returns	ild support, maintenance, div	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed No Yes. Give speabout the you alread the Family support Examples: Past due No	cific information em, including whether idy filed the returns tax years	ild support, maintenance, div	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed No Yes. Give speabout the you alread the Family support Examples: Past due No	cific information em, including whether ady filed the returns tax years	ild support, maintenance, div	State: Local: rorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed No Yes. Give speabout the you alread the Family support Examples: Past due No	cific information em, including whether idy filed the returns tax years	ild support, maintenance, div	State: Local: rorce settlement, property settlemen Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t
28.	Tax refunds owed No Yes. Give speabout the you alread the Family support Examples: Past due No	cific information em, including whether idy filed the returns tax years	ild support, maintenance, div	State: Local: rorce settlement, property settlemen Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds owed ✓ No Yes. Give speabout the you alreated the Family support Examples: Past du ✓ No Yes. Give spe	bific information em, including whether idy filed the returns hax years	ild support, maintenance, div	State: Local: vorce settlement, property settlemen Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
28.	Tax refunds owed ✓ No Yes. Give speabout the you alreated the support Examples: Past du ✓ No Yes. Give speach of the support Examples: Unpaid	cific information em, including whether idy filed the returns tax years	lity benefits, sick pay, vacation	State: Local: Vorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds ower No Yes. Give spe about th you alre and the Family support Examples: Past du No Yes. Give spe Other amounts s Examples: Unpaid Social S	cific information em, including whether idy filed the returns tax years e or lump sum alimony, spousal support, che cific information	lity benefits, sick pay, vacation	State: Local: Vorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owed ✓ No Yes. Give speabout the you alreated the support Examples: Past du ✓ No Yes. Give speach of the support Examples: Unpaid	bific information em, including whether ady filed the returns tax years e or lump sum alimony, spousal support, ch bific information	lity benefits, sick pay, vacation	State: Local: Vorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00

Case 18-13574 Doc 1 Filed 05/09/18 Entered 05/09/18 11:24:52 Desc Main Document Page 17 of 64

Deb	tor 1 Vanessa		Brito	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance Examples: Health, disab		lth savings account (HSA); credit,	homeowner's, or renter's insurance	
	Yes. Name the insu of each policy and I		Company name:	Beneficiary:	Surrender or refund value:
32.	If you are the beneficiary	y of a living trust, expect p	someone who has died proceeds from a life insurance poli	icy, or are currently entitled to receive	
	No Yes. Describe	one nas died.			
33.	Examples: Accidents, en		you have filed a lawsuit or made trance claims, or rights to sue	e a demand for payment	
	Yes. Describe				
34.	Other contingent and to set off claims	unliquidated claims of	every nature, including counte	rclaims of the debtor and rights	
	✓ No Yes. Describe				
35.	Any financial assets yo	ou did not already list			
	Yes. Describe				
36.		-	n Part 4, including any entries		\$210.00
Part	5: Describe Any Ri	usiness-Related Pro	nerty You Own or Have an	Interest In. List any real estate in Part	1
37.	טט you own or nave ar	ny regar or equitable in	erest in any business-related p		oment only a fill
	No. Go to Part 6. Yes. Go to line 38.			po Do	urrent value of the ortion you own? o not deduct secured claims rexemptions
38.	Accounts receivable of	or commissions you alre	eady earned	Ŭ.	Compilons
	Ves. Describe				
39.	Office equipment, furn Examples: Business-rela		, modems, printers, copiers, fax m	nachines, rugs, telephones, desks, chairs, electr	onic devices
	✓ No Yes. Describe				

Case 18-13574 Doc 1 Filed 05/09/18 Entered 05/09/18 11:24:52 Desc Main Document Page 18 of 64

Deb	tor 1 Vanessa	Brito Case number (if known)	
40	First Name	Middle Name Last Name	
40.		equipment, supplies you use in business, and tools of your trade	
	✓ No		
	Yes. Describe		
41.	Inventory		
	√ No		
	Yes. Describe		
	Tes. Describe		
42.	Interests in partnersh	hips or joint ventures	
	✓ No		
	Yes. Give specific	Name of entity: % of ownership:	
	information about		_
	them		
			-
43.	Customer lists, mailing	g lists, or other compilations	
	✓ No		
	Yes. Do your lists i	include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?	
	☐ No		
	Yes. Desc	cribe	
	П		
44.	Any business-related	property you did not already list	
	✓ No		
	Yes. Give specific		
	information		
			
		-	
45. A	dd the dollar value of a	all of your entries from Part 5, including any entries for pages you have attached	
		er here	
	Describe Any F	arm- and Commercial Fishing-Related Property You Own or Have an Interest In.	
Pari		n interest in farmland, list it in Part 1.	
46.	Do you own or have a	any legal or equitable interest in any farm- or commercial fishing-related property?	
	-	any rogal or oquitable interest in any lamin or commercial norming rotation property.	Current value of the
	No. Go to Part 7.		portion you own?
	Yes. Go to line 47.		Do not deduct secured claims or exemptions
47.	Farm animals		or oxomptions
	Examples: Livestock, p	poultry, farm-raised fish	
	√ No		
	Yes. Describe		

Case 18-13574 Doc 1 Filed 05/09/18 Entered 05/09/18 11:24:52 Desc Main Document Page 19 of 64

Debi	tor 1 Vanessa	Addalla Maria	Brito	Case number (if known)	
	First Name	Middle Name	Last Name		
48.	Crops-either growing	or harvested			
	✓ No				
	Yes. Describe				
49.	Farm and fishing equi	pment, implements, machinery, fix	tures, and tools of trad	e	
	✓ No				
	Yes. Describe				
	-				
50.	Farm and fishing supp	lies, chemicals, and feed			
	✓ No				
	Yes. Describe				
51.	Any farm- and comme	rcial fishing-related property you o	lid not already list		
	✓ No				
	Yes. Describe				
				Г	
52. A	dd the dollar value of a	ll of your entries from Part 6, inclu	ding any entries for pag	ges you have attached	
for Pa	art 6. Write that numbe	r here			
				_	
Part		perty You Own or Have an Int		d Not List Above	
53.		perty of any kind you did not alreads, country club membership	dy list?		
		s, country club membersmp			
	✓ No				
	Yes. Give specific				
	information				
54. A	dd the dollar value of a	II of your entries from Part 7. Write	that number here		•
Part	8: List the Totals of	f Each Part of this Form			
55 I	Part 1: Total real estate	e, line 2		•	
JJ. I	ait i. iotaliealestate	s, inie 2			
56. r	part 2 total vehicles, lin	ne 5			
		nd household items, line 15	Φ550.00		
	•	·	\$550.00	<u> </u>	
58. P	art 4: Total financial as	ssets, line 36	\$210.00	<u></u>	
59. i	Part 5: Total business-r	elated property, line 45			
60. I	Part 6: Total farm- and	fishing-related property, line 52		_	
					
	Part 7: Total other prop				
62.	Total personal property	Add lines 56 through 61	\$760.00		+ \$760.00
				Copy personal property total	
					\$760.00
63. T	otal of all property on S	Schedule A/B. Add line 55 + line 62			Ψ100.00

		Case 18-13	3574	Doc 1		05/09/18 ument		ered 05, 20 of 6	09/18 1 4	1:24:52	Des	c Main	
Fill	in this infor	mation to identify yo	ur case:										
Del	otor 1	Vanessa First Name		Middle Na	ame	Brito Last Nan	ne						
	otor 2 ouse, if filing)	First Name		Middle Na		Last Nan							
Un	ited States E	Bankruptcy Court for t	he: <u>Nor</u>	thern		District of Illing							
	se number nown)					(3.64							
O	fficial	Form 1060	<u> </u>										ck if this is an nded filing
Sc	hedul	e C: The Pr	opert	y You C	laim a	as Exen	nnt						04/16
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For state taxe unco	exempt. If it	te and accurate as Using the property more space is need ges, write your nar m of property you fic dollar amount of any applicable of that limits the exection would be limit	you list ded, fill o me and o claim a as exer statutor —may be emption ted to th	ed on Sche but and atta case number s exempt, y npt. Alterna y limit. Som e unlimited to a particu e applicabl	rried peopedule A/B. ach to this r (if known must atively, yone exemplin dollar dollar dollar de statuto	ple are filing Property (O page as man). specify the pure may clair otions—such amount. Ho r amount ar	together fficial Fo any copie amount the full h as thosowever, i	orm 106A es of <i>Part</i> t of the ex ill fair man ise for hea if you cla	(B) as your 2: Addition emption y ket value alth aids, r im an exe	you claim of the pro- ights to re	One way	perty that y ary. On the y of doing s ing exemp ertain bene fair marke	you claim top of any so is to ted up to efits, and et value
For state taxe unco	exempt. If i itional page each item a specimamount of exempt received in exemption of the control of the contro	Using the property more space is need ges, write your narm of property you fic dollar amount of any applicable retirement fundsthat limits the exection would be limit to fexemptions are	you list ded, fill o me and o claim a as exer statutor —may be emption ted to th You Cla you clair	ed on Sche but and atta case number s exempt, y npt. Alterna y limit. Some unlimited to a particu e applicabl im as Exem ning? Check	rried peopedule A/B. ach to this r (if know you must atively, you e exempin dollar ular dollar le statuto one only, e	ple are filing or Property (Os page as man). specify the pure may clair otions—such amount. How amount are amount.	amount n the ful h as thos wever, i nd the va	orm 106A es of Part t of the ex ill fair man ese for hea if you cla alue of th	/B) as your 2: Addition emption y ket value alth aids, r im an exe e property	you claim of the pro- ights to re	One way	perty that y ary. On the y of doing s ing exemp ertain bene fair marke	you claim top of any so is to ted up to efits, and et value
info as e add For star the tax unc you	exempt. If a litional page each iter te a specific amount of exempt research the resemption of the second of the s	Using the property more space is need ges, write your narm of property you fic dollar amount of any applicable settrement fundsthat limits the exection would be limit attify the Property	you list ded, fill o me and o claim a as exer statutor may be mption ted to th	ed on Sche but and atta case number s exempt, y mpt. Alterna y limit. Som e unlimited to a particu e applicabl im as Exem ning? Check al nonbankrup	rried peopedule A/B. ach to this r (if known must atively, yone exempin dollar dollar estatuto one only, expressed ptcy exempt	ple are filing a Property (O s page as man). specify the pu may clair otions—such amount. How a mount around a mount. Even if your specipions. 11 U.S.	amount n the ful h as thos wever, i nd the va	orm 106A es of Part t of the ex ill fair man ese for hea if you cla alue of th	/B) as your 2: Addition emption y ket value alth aids, r im an exe e property	you claim of the pro- ights to re	One way	perty that y ary. On the y of doing s ing exemp ertain bene fair marke	you claim top of any so is to ted up to efits, and et value

Brief description of the property and Current value of Amount of the exemption you claim Specific laws that allow exemption the portion you line on Schedule A/B that lists this Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(a) \$300.00 description: lacksquare\$300.00 **Used Clothing** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: Brief 735 ILCS 5/12-1001(b) \$200.00 description: \$200.00 Checking account, 100% of fair market value, up to any Chase applicable statutory limit Line from Schedule A/B: 17 3. Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) **✓** No Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? No Yes

Case 18-13574 Doc 1 Filed 05/09/18 Entered 05/09/18 11:24:52 Desc Main Document Page 21 of 64

Det	otor 1 Vanessa First Name Midd	lle Name	Last Name	_ Case number (if known)	
Par	t 2: Additional Page				
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemp Check only one box fo	•	Specific laws that allow exemption
	Brief description: Used Mobile, Tv, Line from Schedule A/B: 07	\$250.00		\$250.00 ket value, up to any ory limit	735 ILCS 5/12-1001(b)
	Brief description: Cash in hand Line from Schedule A/B: 16	\$10.00		\$10.00 ket value, up to any ory limit	735 ILCS 5/12-1001(b)

Case 18-13574 Doc 1 Filed 05/09/18 Entered 05/09/18 11:24:52 Desc Main Document Page 22 of 64

		_ ,		go 0. c	•		
Fill in this	information to identify your c	ase:					
Debtor 1	Vanessa		Brito				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if fi	iling) First Name	Middle Name	Last Name				
United Sta	ates Bankruptcy Court for the:	Northern	District of Illinois				
			(State)				
Case nun (If known)	nber						
Offici	al Form 106D						Check if this is an amended filing
Sche	dule D: Credit	ors Who Ha	ve Claims	s Secure	d by Prop	erty	12/15
more space	nplete and accurate as possi ce is needed, copy the Addit I case number (if known).			•	•		
1. D o a	any creditors have claims	secured by your proper	ty?				
~	No. Check this box and sub	mit this form to the court	with your other sch	edules. You have	e nothing else to repo	rt on this form.	
	Yes. Fill in all of the information	on below.					
Part 1:	List All Secured Claims						
for e	all secured claims. If a credit ach claim. If more than one cre h as possible, list the claims in	ditor has a particular claim	list the other creditor	rs in Part 2. As	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any

Case 18-13574 Doc 1 Filed 05/09/18 Entered 05/09/18 11:24:52 Desc Main Document Page 23 of 64

Fill i	n this inforr	nation to identify your c	ase:					
Deb	tor 1	Vanessa		Brito				
	_	First Name	Middle Name	Last Name				
	tor 2							
(Spo)	use, if filing)	First Name	Middle Name	Last Name				
Unit	ed States B	ankruptcy Court for the:	Northern	District of Illinois (State)				
Case (If knd	e number own)			. ,				
Off	icial Fo	orm 106E/F				Che	ck if this is an	n amended filing
Sc	hedu	le E/F: Cre	ditors Who	Have Uns	ecured Claims			12/15
Form clain the e know	106A/B) ans that are entries in the that are entries in the entrie	nd on Sc <i>hedule G: Exe</i> listed in <i>Schedule D: C</i> ne boxes on the left. At	cutory Contracts and Une reditors Who Hold Claims	expired Leases (Officing Secured by Property	im. Also list executory contract: al Form 106G). Do not include a r. If more space is needed, copy he top of any additional pages, v	ny creditor the Part yo	s with partia ou need, fill i	ally secured t out, number
1.	-	editors have priority un ão to Part 2.	secured claims against y	ou?				
2.	listed, iden As much a Continuati	tify what type of claim it is possible, list the claims on Page of Part 1. If mor	is. If a claim has both priorit	y and nonpriority amo ding to the creditor's n particular claim, list the		both priority	and nonprior	rity amounts.
						Total claim	Priority amount	Nonpriority amount

Case 18-13574 Doc 1 Filed 05/09/18 Entered 05/09/18 11:24:52 Desc Main Document Page 24 of 64

Debtor 1 Vanessa Brito Case number (if known) First Name Middle Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **V** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 Bank of America \$3,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a PO Box 982236 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated El Paso 79998 Texas City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify _ Unsecured Debt Is the claim subject to offset? No Yes CAPITALONE \$331.00 Last 4 digits of account number 1226 Nonpriority Creditor's Name When was the debt incurred? 6/2016 PO BOX 30253 Number Street As of the date you file, the claim is: Check all that apply. Contingent SALT LAKE CITY 84130 Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify _ CreditCard Is the claim subject to offset? **V** No Christ Hospital 4.3 \$200.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 4400 W 95th St Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Oak Lawn Illinois 60453 Disputed City Zip Code State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Unsecured Debt Is the claim subject to offset? **✓** No

Case 18-13574 Doc 1 Filed 05/09/18 Entered 05/09/18 11:24:52 Desc Main Document Page 25 of 64

 Debtor 1
 Vanessa
 Brito
 Case number (if known)

 First Name
 Middle Name
 Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	n Page	
	After listing any entries on this page, number them beginning wi	ith 4.5, followed by 4.6, and so forth.	Total claim
4.4	COMENITYCB/ULTA	- Last 4 digits of account number 5838	\$383.00
	Nonpriority Creditor's Name PO BOX 182120	When was the debt incurred? 12/2016	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	COLUMBUS Ohio 43218 City State Zip Code	- Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify CreditCard	
	✓ No		
	Yes		
4.5	I C SYSTEM INC	- Last 4 digits of account number 6972	\$156.00
	Nonpriority Creditor's Name PO BOX 64378	When was the debt incurred? 2/2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	SAINT PAUL Minnesota 55164	Contingent	
	City State Zip Code	- Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	<u>'</u>	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts	
	Is the claim subject to offset?	001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL	
	✓ No	Other. Specify PAYMENT DATA	
	Yes		
4.6	Metro South Hospital	- Last 4 digits of account number	\$800.00
	Nonpriority Creditor's Name 2310 York St.	When was the debt incurred? n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		- Contingent	
		Unliquidated	
	Blue Island Illinois 60406 City State Zip Code	_ 블	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts Other Specify Unsequed Debt	
	Is the claim subject to offset?	Other. Specify Unsecured Debt	
	No		
	Yes		

Case 18-13574 Doc 1 Filed 05/09/18 Entered 05/09/18 11:24:52 Desc Main Document Page 26 of 64

Debtor 1 Vanessa Brito Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 Mt. Sinai Hospital \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 1905 Paysphere Circle Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60674 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Notice only V Is the claim subject to offset? No Yes TTL FIN AC 4.8 \$9,339.00 Last 4 digits of account number 3664 Nonpriority Creditor's Name When was the debt incurred? 3/2015 4530 S Archer Ave Number As of the date you file, the claim is: Check all that apply. Contingent Illinois 60632 Chicago Unliquidated State City Zip Code Disputed Who incurred the debt? Check one. $\overline{}$ Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar

debts

 $\overline{\mathbf{v}}$

Other. Specify

58 Automobile

Check if this claim relates to a community debt

Is the claim subject to offset?

✓ No Yes

Case 18-13574 Doc 1 Filed 05/09/18 Entered 05/09/18 11:24:52 Desc Main Document Page 27 of 64

Debtor 1 Vanessa Brito Case number (if known)

First Nan	ne Middle Name Last Name						
Part 4: Add th	e Amounts for Each Type of Unsecured Claim						
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.		tatistical reporting purpos	es only.	28 U.S.C. §15	9.	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00				
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00				
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00				
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00				
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00				
			Total claims				
Total claims from Part 2	6f. Student loans	6f.	\$0.00				
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00				
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00				
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$14,209.00				
	Si Total Add lines of through Si	6i	\$14,209.00				

Case 18-13574 Doc 1 Filed 05/09/18 Entered 05/09/18 11:24:52 Desc Main Document Page 28 of 64

Fill in this infor	mation to identify your c	ase:		
Debtor 1	Vanessa		Brito	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States B	Sankruptcy Court for the:	Northern	District of Illinois (State)	
Case number				
(If known)				

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

Case 18-13574 Doc 1 Filed 05/09/18 Entered 05/09/18 11:24:52 Desc Main Document Page 29 of 64

		20	ournoin rago	20 01 0 1
Fill in this infor	mation to identify your	case:		
Debtor 1	Vanessa		Brito	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for the	e: Northern	District of Illinois	
Officed States I	sankiupicy Court for the	e. Northem	(State)	
Case number (If known)				
(II KIIOWII)				Check if this is an
				amended filing
Official	Form 106H			
Cabadul	a H. Varin Ca	.dobtowo		
Schedui	e H: Your Co	aeptors		12/15
known). Answe	er every question.	you are filing a joint case, do		o of any Additional Pages, write your name and case number (if codebtor.)
2. Within the Idaho, Lo No. Yes.	uisiana, Nevada, New M Go to line 3.	ou lived in a community pro lexico, Puerto Rico, Texas, W mer spouse, or legal equiva	ashington, and Wisconsin.	
	_	nity state or territory did you	ı live?	Fill in the name and current address of that person.
	Name of your spouse	e, former spouse, or legal equ	ivalent	<u> </u>
	Number Street			<u> </u>
	City	State	Zip Cod	le .
again as	a codebtor only if that	person is a guarantor or c	osigner. Make sure you h	your spouse is filing with you. List the person shown in line 2 have listed the creditor on Schedule D (Official Form 106D), edule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

Case 18-13574 Doc 1 Filed 05/09/18 Entered 05/09/18 11:24:52 Desc Main Document Page 30 of 64

Fill in this information to	1-16		-		
Fill in this information to i	dentify your case:				
Debtor 1 Vanessa		Brito			
First Name	Middle Name	Last Nar	ne	Chec	ck if this is:
Debtor 2 (Spouse, if filing) First Name	Middle Name	Last Nar	ne		An amended filing
United States Bankruptcy C the:		District of Illino	ois		A supplement showing post-petition chapter 1 expenses as of the following date:
Case number		(Sta	ie)		
(If known)				<u>N</u>	MM / DD / YYYY
Official Form 1	<u> </u>				
Schedule I: You	ır Income				12/1
information about your sp	oouse. If you are separated an needed, attach a separate she er every question.	d your spouse	is not filing wi	ith you, do r	r spouse is living with you, include not include information about your onal pages, write your name and case
Fill in your employment		Debtor 1			Debtor 2
information.	Employment status	✓ Employe	ed		Employed
If you have more than on attach a separate page with	• •	Not Emp			Not Employed
information about addition employers.		Manager			
Include part time, seasona	al, or Employer's name	Rue 21			
self-employed work. Occupation may include sor homemaker, if it applies		800 Commo			Number Street
,					
		Warrendale	Pennsylvania	a15086	O'the Outle 7's Outle
		City	State	Zip Code	City State Zip Code
	How long employed there?	4 years 4 mg	onths		
Part 2: Give Details A	bout Monthly Income				
spouse unless you are sepa	arated. use have more than one employer	-		-	rite \$0 in the space. Include your non-filing
			For Deb	otor 1	For Debtor 2 or non-filing spouse
	ges, salary, and commissions (beformonthly, calculate what the monthly		2.	\$1,929.05	
3. Estimate and list mon	thly overtime pay.	(3	+ \$0.00	
4. Calculate gross incon	ne. Add line 2 + line 3.	4	1.	\$1,929.05	

Case 18-13574 Doc 1 Filed 05/09/18 Entered 05/09/18 11:24:52 Desc Main Document Page 31 of 64

Deb	tor 1 Vanessa First Name	Middle Name	Last Name		Case number	f (if		
	riist Name	Middle Name	Last Name		For Debtor 1	For Debtor 2 or non-filing spouse		
C	opy line 4 here		\rightarrow	4.	\$1,929.05			
	st all payroll dedu							
		and Social Security deductions		5a.	\$380.62			
5	b. Mandatory con	tributions for retirement plans		5b.	\$0.00			
5	c. Voluntary contr	ibutions for retirement plans		5c.	\$0.00			
5	d. Required repay	ments of retirement fund loans		5d.	\$0.00			
5	e. Insurance			5e.	\$167.35			
5	f. Domestic suppo	ort obligations		5f.	\$0.00			
5	g. Union dues			5g.	\$0.00			
5	h. Other deductio	ns. Specify:		5h. +	\$0.00 +			
6. A c +5h.		luctions. Add lines 5a + 5b + 5c + 5d + 5e +5	5f + 5g	6.	\$547.97			
7. C a	alculate total mor	nthly take-home pay. Subtract line 6 from lin	e 4.	7.	\$1,381.08			
8. Li	st all other incom	e regularly received:						
8	business, profes	•						
	gross receipts, o	nt for each property and business showing rdinary and necessary business expenses, and	d					
	the total monthly			8a.	\$0.00			
	b. Interest and div			8b.	\$0.00			
8	dependent regu	-						
		spousal support, child support, maintenance nt, and property settlement.		8c.	\$0.00			
8	d. Unemployment	compensation		8d.	\$0.00			
8	e. Social Security			8e.	\$0.00			
8	Include cash assi cash assistance t	ent assistance that you regularly receive istance and the value (if known) of any non-hat you receive, such as food stamps (benefit mental Nutrition Assistance Program) or is		8f.	\$ 0.00			
8	g. Pension or reti	rement income		8g.	\$0.00			
8	h. Other monthly	income. Specify:		8h. +	\$0.00 +			
9. A d	dd all other incom	ne Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g	+ 8h.	9.	\$0.00			
		income. Add line 7 + line 9. e 10 for Debtor 1 and Debtor 2 or non-filing s		10.	\$1,381.08 +		=	\$1,381.08
lr fr	nclude contributions iends or relatives.	ular contributions to the expenses that yos from an unmarried partner, members of you amounts already included in lines 2-10 or amounts	r household	d, your	dependents, your roomn	,		
s	pecify:						11. +	\$0.00
		the last column of line 10 to the amount					12.	\$1,381.08
		.,	,,			7 - THE 27		Combined monthly income
13.	No.	increase or decrease within the year after	you file th	is form	?			-
L	Yes. Explain:							

Case 18-13574 Doc 1 Filed 05/09/18 Entered 05/09/18 11:24:52 Desc Main Document Page 32 of 64

		D00	cument Page 32 of 6	04	
Fill in this infor	mation to identify your	case:			
Debtor 1	Vanessa		Brito		
	First Name	Middle Name	Last Name	Check if this is:	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended filin	g
United States B	ankruptcy Court for the:	Northern	District of Illinois		owing post-petition chapter 13
			(State)	expenses as of the	ne following date:
Case number (If known)				MM / DD / YYYY	
Official	Form 106J				
Schedul	e J: Your Exp	enses			12/1
(if known). Answer	wer every question. cribe Your Househo		is form. On the top of any addition	nai pages, wiite you iie	inic und cuse number
1. Is this a join	nt case?				
✓ No. Go	to line 2				
Yes. Do	oes Debtor 2 live in a s	eparate household?			
	No				
	Yes. Debtor 2 must fi	le Official Forms 106J-2, Exp	enses for Separate Household of De	btor 2.	
2. Do you have	e dependents?	lo			
Do not list D Debtor 2.		es. Fill out this information for ach dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
	enses include f people other	lo			
than		'es			
yourself and dependents	ı youi				
Part 2: Estir	nate Your Ongoing	Monthly Expenses			
	f a date after the bank		s you are using this form as a suppupplemental Schedule J, check th	·	
		cash government assistanc it on Sc <i>hedule I: Your Incon</i>			Your expenses
	or home ownership ex	penses for your residence.	Include first mortgage payments and	d	\$400.00
If not incl	uded in line 4:				
4a. Real es	state taxes				4a \$0.00

\$0.00

\$0.00

\$0.00

4b.

4c.

4d.

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

Case 18-13574 Doc 1 Filed 05/09/18 Entered 05/09/18 11:24:52 Desc Main Document Page 33 of 64

 Debtor 1 First Name
 Vanessa First Name
 Brito Brito Brito Brito Brito Last Name
 Case number (if known)

I ilst Name ivilique vame Last ivame		
		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$50.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$150.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$350.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$65.00
10. Personal care products and services	10.	\$45.00
11. Medical and dental expenses	11.	\$30.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments	12.	\$330.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$0.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:	10	
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.Other payments you make to support others who do not live with you.		
Specify:	19.	\$0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes.		\$0.00
20c. Property, homeowner's, or renter's insurance	20b	
20d. Maintenance, repair, and upkeep expenses.	20c	\$0.00
20e. Homeowner's association or condominium dues	20d	\$0.00
250. Formed a descondition of condominant dates	20e	\$0.00

Case 18-13574 Doc 1 Filed 05/09/18 Entered 05/09/18 11:24:52 Desc Main Document Page 34 of 64

Debtor 1 Vanes	ssa		Brito	Case number (if known)		
First N	lame	Middle Name	Last Name			
21. Other. Spe	cify:				21	\$0.00
	your monthly expens	es.				\$1,420.00
	ies 4 through 21.					\$0.00
22b. Copy	line 22 (monthly expen	ses for Debtor 2), if any,	from Official Form 106J-2			\$1,420.00
22c. Add lir	ie 22a and 22b. The re	sult is your monthly exp	enses.		22.	
23. Calculate	our monthly net inco	ome.				
23a. Copy I	ine 12 (your combined	monthly income) from S	Schedule I.		23a	\$1,381.08
23b. Copy	your monthly expenses	s from line 22 above.			23b	\$1,420.00
23c. Subtra	ct your monthly expens	ses from your monthly in	ncome.			(\$38.92)
The re	sult is your monthly ne	et income.			23c	
24 Do vou exi	oect an increase or d	ecrease in your expens	ses within the year after	you file this form?		
			-	-		
			oan within the year or do y nodification to the terms of			
	payment to inorcase or	decrease because of a n		your mongage:		
☐ No						
✓ Yes						
	Explain here:					
	Living with Family					
	Living with raining					

Case 18-13574 Doc 1 Filed 05/09/18 Entered 05/09/18 11:24:52 Desc Main Document Page 35 of 64

Fill in this information to identify your case:								
Debtor 1 Vanessa Brito								
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)					
Case number (If known)			(Ciato)					

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below								
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?								
	✓ No								
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).							
	Under penalty of perjury, I declare that I have read the summary a that they are true and correct.	and schedules filed with this declaration and							
×	/s/ Vanessa Brito	×							
	Signature of Debtor 1	Signature of Debtor 2							
	Date 5/9/2018	Date							
	MM/DD/YYYY	MM/DD/YYYY							

Case 18-13574 Doc 1 Filed 05/09/18 Entered 05/09/18 11:24:52 Desc Main Document Page 36 of 64

Fill in the	his infor	mation to identify your c	ase:					
Debtor	1	Vanessa First Name	Middle N	Brito Jame Last N	Jame			
Debtor (Spouse,		First Name	Middle N	lame Last N	lame			
United	States E	ankruptcy Court for the:		District of II				
Case n				(:	State)			
Offic	cial	Form 107						Check if this is a amended filing
-		nt of Financia	l Affairs fo	or Individual	s Filing for	r Bankru	ptcy	04/1
Be as o	comple ation. I	te and accurate as pos f more space is neede own). Answer every qu	ssible. If two ma d, attach a sepa	arried people are filir	ng together, both	are equally re	esponsible for s	
Part 1	Give	Details About Your	Marital Status	and Where You Liv	ed Before			
1. \	What is	your current marital sta	itus?					
]		ried married						
2. [Ouring t	he last 3 years, have yo	u lived anywhere	other than where you	u live now?			
]	✓ No Yes	. List all of the places yo	u lived in the last	3 years. Do not includ	de where you live r	now.		
	Deb	otor 1:		Dates Debtor 1 live there	d Debtor 2:			Dates Debtor 2 lived there
					Same as	Debtor 1		Same as Debtor 1
	Nun	nber Street		From	Number Stre	et		From
	City	State	Zip Code		City	State	Zip Code	
					Same as	Debtor 1		Same as Debtor 1
	Nun	nber Street		From To	Number Stre	et		From
	City	State	Zip Code		City	State	Zip Code	
	d territor	e last 8 years, did you evies include Arizona, Califo Make sure you fill out So	mia, Idaho, Louisi	iana, Nevada, New Mex	ico, Puerto Rico, Te			mmunity property states

Case 18-13574 Doc 1 Filed 05/09/18 Entered 05/09/18 11:24:52 Desc Main Document Page 37 of 64

Brito Debtor 1 Vanessa Case number (if known) First Name Middle Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply. (before deductions and (before deductions and Check all that apply. exclusions) exclusions) Wages, $\overline{\mathbf{A}}$ Wages, \$8253.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, \$23000.00 For last calendar year: commissions, commissions, (January 1 to December 31, 2017 bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$22000.00 For the calendar year before that: commissions, commissions, (January 1 to December 31, 2016) bonuses, tips bonuses, tips YYYY Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. No Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income Gross income from Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and and exclusions) exclusions) From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, 2017 YYYY For the calendar year before that: (January 1 to December 31, 2016

Case 18-13574 Doc 1 Filed 05/09/18 Entered 05/09/18 11:24:52 Desc Main Document Page 38 of 64

Debtor 1 Vanessa Brito Case number (if known) First Name Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Was this payment Dates of payment Total amount paid Amount you still owe for Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Number Street Credit card Loan repayment Citv Suppliers or State 7in Code vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City Suppliers or State Zip Code vendors

Other

Case 18-13574 Doc 1 Filed 05/09/18 Entered 05/09/18 11:24:52 Desc Main Document Page 39 of 64

r 1	Vanessa			Brit		Case number	(if known)
	First Name		Middle Name	Las	t Name		
nsi orp	ders include your porations of which	relatives; an you are a for a busin	ny general partners n officer, director, less you operate as	s; relatives of any operson in control,	general partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing c domestic support obligations,
✓	No						
Ħ	Yes. List all pay	ments to a	an insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	No	_	ranteed or cosigne	ider. Dates of	Total amount	Amount you	Reason for this payment
				payment	paid	still owe	Include creditor's name
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
			Zip oodc				
	Insider's Name		Zip Oddo				
	Insider's Name Number Street		219 6646				
		State	Zip Code				

Case 18-13574 Doc 1 Filed 05/09/18 Entered 05/09/18 11:24:52 Desc Main Document Page 40 of 64

Debtor 1 Vanessa Brito Case number (if known) First Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Nature of the case Status of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded Citv State Zip Code 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Describe the property Value of the property 2009 Chevrolet Malibu \$0 05/2018 TTL FIN AC Creditor's Name Explain what happened 4530 S Archer Ave Number Street Property was repossessed. Property was foreclosed. Illinois 60632 Chicago Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code

Property was attached, seized, or levied.

Case 18-13574 Doc 1 Filed 05/09/18 Entered 05/09/18 11:24:52 Desc Main Document Page 41 of 64

Debto	tor 1 Vanessa	Brito	Case number (if known)	
	First Name Middle Name	Last Name		
	Within 90 days before you filed for bankruptcy, di accounts or refuse to make a payment because y		pank or financial institution, set off any a	mounts from your
	✓ No			
	Yes. Fill in the details.			
	_	Describe the action th	e creditor took Date action was taken	
		_		
	Creditor's Name			
	Number Street	_		
		_ Last 4 digits of account	number: XXXX-	
	City State Zip Code	_		
	Within 1 year before you filed for bankruptcy, was appointed receiver, a custodian, or another offici		possession of an assignee for the benefi	t of creditors, a court-
	▼ No			
	Yes			
Part	5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy, di	id you give any gifts with a t	otal value of more than \$600 per person	?
	☑ No			
	Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
			gc	
	Person to Whom You Gave the Gift	_		<u> </u>
		_		
	Niversham Charact	_		
	Number Street			
	City State Zip Code	_		
	Person's relationship to you			
	Person to Whom You Gave the Gift	_		
		_		
	N. ada a Chart	_		
	Number Street			
	City State Zip Code	_		
	Person's relationship to you			

Case 18-13574 Doc 1 Filed 05/09/18 Entered 05/09/18 11:24:52 Desc Main Document Page 42 of 64

Den		Vanessa		Brito	Case number (if know	vn)	
		First Name	Middle Name	Last Name	<u> </u>	· 	
14.	Wit	hin 2 years before you filed fo	r bankruptev. did	you give any gifts or contrib	utions with a total value	of more than \$600	to any charity?
		,	,,,	,		******	,,
	$\overline{}$	No					
	H	Yes. Fill in the details for each	h aift or contributi	on.			
	Ш	Too. Till ill ale detaile for eac	in gire or cornalizati	0111			
		Gifts or contributions to cha	arities	Describe what you cont	ributed	Date you	Value
		that total more than \$600				contributed	
				_			-
		Charity's Name					
				_			
		Number Street		-			
		Number Street					
				_			
		City State	Zip Code				
Part	6:	List Certain Losses					
15.		hin 1 year before you filed for	bankruptcy or sir	nce you filed for bankruptcy,	did you lose anything bed	cause of theft, fire,	other disaster, or
	gan	nbling?					
		No					
	⊻						
	П	Yes. Fill in the details.					
		Describe the preparty year le		December only incomens	anyona for the less	Data of your	Volum of managements
		Describe the property you lo	ost and	Describe any insurance		Date of your	Value of property
		how the loss occurred		Include the amount that i		loss	lost
				pending insurance claims	on line 33 of <i>Schedule</i>		
				A/B: Property.			
Dart	7.	List Certain Payments or	Transfers				
		ude any attorneys, bankruptcy p No	petition preparers, o	or credit counseling agencies to	r services required in your b	ankruptcy.	
	- √	Vac Ellin the statelle					
		Yes. Fill in the details.					
		Yes. Fill in the details.		Description and value or	any property	Date payment	Amount of
		Yes. Fill in the details.		Description and value of transferred	any property	Date payment or transfer	
		Yes. Fill in the details.		Description and value of transferred	any property	or transfer	Amount of payment
				transferred	any property	or transfer was made	payment
	_	Semrad Law Firm			any property	or transfer	
		Semrad Law Firm Person Who Was Paid		transferred	any property	or transfer was made	payment
	_	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue		transferred	any property	or transfer was made	payment
		Semrad Law Firm Person Who Was Paid		transferred	any property	or transfer was made	payment
		Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue		transferred	any property	or transfer was made	payment
		Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue		transferred	any property	or transfer was made	payment
		Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	60643	transferred	any property	or transfer was made	payment
		Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street	60643 Zip Code	transferred	any property	or transfer was made	payment
		Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois		transferred	any property	or transfer was made	payment
		Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State		transferred	any property	or transfer was made	payment
		Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address		transferred	any property	or transfer was made	payment
		Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address None	Zip Code	transferred	any property	or transfer was made	payment
		Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address	Zip Code	transferred	any property	or transfer was made	payment
		Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address None	Zip Code	transferred	any property	or transfer was made	payment
		Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address None	Zip Code	transferred	any property	or transfer was made	payment
		Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address None Person Who Made the Payment	Zip Code	transferred	any property	or transfer was made	payment
		Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address None Person Who Made the Payment Person Who Was Paid	Zip Code	transferred	any property	or transfer was made	payment
		Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address None Person Who Made the Payment	Zip Code	transferred	any property	or transfer was made	payment
		Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address None Person Who Made the Payment Person Who Was Paid	Zip Code	transferred	any property	or transfer was made	payment
		Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address None Person Who Made the Payment Person Who Was Paid	Zip Code	transferred	any property	or transfer was made	payment
		Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address None Person Who Made the Payment Person Who Was Paid Number Street	Zip Code	transferred	any property	or transfer was made	payment
		Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address None Person Who Made the Payment Person Who Was Paid	Zip Code	transferred	any property	or transfer was made	payment
		Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address None Person Who Made the Paymer Person Who Was Paid Number Street City State	Zip Code	transferred	any property	or transfer was made	payment
		Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address None Person Who Made the Payment Person Who Was Paid Number Street	Zip Code	transferred	any property	or transfer was made	payment
		Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address None Person Who Made the Paymer Person Who Was Paid Number Street City State	Zip Code nt, if Not You Zip Code	transferred	any property	or transfer was made	payment

Case 18-13574 Doc 1 Filed 05/09/18 Entered 05/09/18 11:24:52 Desc Main Document Page 43 of 64

Debt	or 1	Vanessa			ase number (if known)		
		First Name	Middle Name	Last Name			
	help	nin 1 year before you filed for you deal with your credit on the include any payment or the include an	ors or to make paym		nalf pay or transfer	any property to a	nyone who promised to
	✓	No Yes. Fill in the details.					
				Description and value of any pro transferred	perty	Date payment or transfer was made	Amount of payment
		Person Who Was Paid					
		Number Street					
		City State	Zip Code				
	the Incl	ordinary course of your busined both outright transfers are transfers that you have alread No	siness or financial at nd transfers made as s	ecurity (such as the granting of a secur			
		Yes. Fill in the details.		Description and value of propert transferred		/ property or ceived or debts p	Date aid transfer was made
		Person Who Received Trans	sfer				
		Number Street					
		City State Person's relationship to you	Zip Code				
		Person Who Received Trans	sfer				
		Number Street					
		City State Person's relationship to you	Zip Code				
	ben	nin 10 years before you file eficiary? ese are often called asset-prot		d you transfer any property to a self-	settled trust or sim	ilar device of whi	ch you are a
	✓	No Yes. Fill in the details.					
	_			Description and value of the pr	operty transferred		Date transfer was made
		Name of trust					

Case 18-13574 Doc 1 Filed 05/09/18 Entered 05/09/18 11:24:52 Desc Main Document Page 44 of 64

Debtor 1 Vanessa Brito Case number (if known) First Name Middle Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance number instrument account was before closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City Zip Code State XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other Zip Code 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code State Zip Code 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Yes Number Street Number Street Citv State 7in Code

City

State

Zip Code

Case 18-13574 Doc 1 Filed 05/09/18 Entered 05/09/18 11:24:52 Desc Main Document Page 45 of 64

Brito Debtor 1 Vanessa Case number (if known) First Name Middle Name **Identify Property You Hold or Control for Someone Else** Part 9: 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Nο Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Date of Environmental law, if you know it notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code Zip Code State 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code City State Zip Code

Case 18-13574 Doc 1 Filed 05/09/18 Entered 05/09/18 11:24:52 Desc Main Document Page 46 of 64

Deb	tor 1	Vanessa			Brito		Cas	se number (ii	f known)		
		First Name	N	fiddle Name	Last Name	е					
26.	Hav	e you been a party	/ in any judici	al or administr	ative proceeding	j under a	any environmei	ntal law? In	iclude settleme	ents and orde	rs.
		No Yes. Fill in the det	ails.								
		O 4 ¹²			Court or agency			Nature	of the case		Status of the case
		Case title			Court Name						Pending
		Case number		<u> </u>	NumberStreet						On appeal Concluded
					•	tate	Zip Code				
Part	11:	Give Details Ab	out Your Bu	isiness or Co	nnections to A	ny Bus	siness				
27.	With	A member of A partner in a An officer, dir	etor or self-en a limited liabil a partnership rector, or man at least 5% of bove applies.	nployed in a tra ity company (L aging executiv the voting or e Go to Part 12.	ade, profession, on LC) or limited liable of a corporation quity securities of	or other bility par	activity, either the the ship (LLP) oration	_		any business'	?
	Ш	res. Orieck all the	а арріу ароч				re of the busine	ess			umber Do not
		Business Name			_				EIN:	ai Security no	umber or ITIN.
		Number Street			_				Dates busine	ess existed	
		City	State	Zip Code	Name of ac	ccounta	nt or bookkeep	per		To	
		Olly	Stato	Zip Godo					From	10	
					Describe th	he natur	re of the busine	ess			umber Do not umber or ITIN.
		Business Name			_				EIN:		
		Number Street			Name of ac	ccounta	nt or bookkeep	per	Dates busine	ess existed	
		City	State	Zip Code					From	То	
					Describe th	he natur	re of the busine	ess			umber Do not umber or ITIN.
		Business Name			_				EIN:		
		Number Street			Name of ac	ccounta	nt or bookkeer	per	Dates busine	ess existed	
		City	State	Zip Code					From	To	

Case 18-13574 Doc 1 Filed 05/09/18 Entered 05/09/18 11:24:52 Desc Main Document Page 47 of 64

Deb	tor 1	Vanessa		Brito	Case number (if known)
		First Name	Middle Name	Last Name	
28.		hin 2 years before you file ditors, or other parties. No Yes. Fill in the details be		give a financial statement t	o anyone about your business? Include all financial institutions,
				Date issued	
				MM/DD/YYYY	
		Name		MIM/DD/YYYY	
		Number Street			
		City State	e Zip Code		
Pari	12:	Sign Below			
1	true a	and correct. I understand	l that making a false state:	ment, concealing property,	s, and I declare under penalty of perjury that the answers are or obtaining money or property by fraud in connection with ears, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		/s/ vaness		^	
		Signature of D	Debtor 1		Signature of Debtor 2
		Date 5/9/20	18		Date
	✓ N	lo 'es		nancial Affairs for Individual	s Filing for Bankruptcy (Official Form 107)? cruptcy forms?
	✓ N	lo			
	☐ Y	es. Name of person			Attach the Bankruptcy Petition Preparer's Notice,

Case 18-13574 Doc 1 Filed 05/09/18 Entered 05/09/18 11:24:52 Desc Main Document Page 48 of 64

Fill in this information to identify your case:						
Debtor 1	Vanessa		Brito			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:		Northern	District of Illinois (State)			
Case number (If known)		_	(2.11.5)			

Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1.	For any creditors that you listed in Part 1 of Schedule D: Creditors Winformation below.	Vho Have Claims Secured by Property (Official Form	n 106D), fill in the
	Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
	Creditor's name: Description of property securing debt:	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and	No. Yes.
	Creditor's name: Description of property securing debt:	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	No. Yes.
	Creditor's name: Description of property securing debt:	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and	No. Yes.
	Creditor's name: Description of property securing debt:	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and	No. Yes.

Case 18-13574 Doc 1 Filed 05/09/18 Entered 05/09/18 11:24:52 Desc Main Document Page 49 of 64

Debto	or Vanessa		Brito	Case number (if	
1	First Name	Middle Name	Last Name	known)	
Part 2:	List Your Unexpired P	Personal Property Lease	s		
inform		al estate leases. Unexpired	leases are leases tha	ory Contracts and Unexpired Leases (Official Form 106G), fill at are still in effect; the lease period has not yet ended. You 11 U.S.C. § 365(p)(2).	
D	escribe your unexpired pers	sonal property leases		Will the lease be assumed?	
Le	essor's name:			□ No □ Yes	
	escription of leased roperty:				
Le	essor's name:			□ No □ Yes	
	escription of leased roperty:				
Le	essor's name:			□ No □ Yes	
	escription of leased roperty:				
Le	essor's name:			☐ No ☐ Yes	
	escription of leased roperty:				
Le	essor's name:			□ No □ Yes	
	escription of leased roperty:				
Le	essor's name:			□ No □ Yes	
	escription of leased roperty:				
Le	essor's name:			□ No □ Yes	
	escription of leased roperty:				
Part 3	Sign Below				
Und			ny intention about an	ny property of my estate that secures a debt and any persona	al
	/s/ Vanessa Brito		*_		
	Signature of Debtor 1		Si	Signature of Debtor 2	
	Date 5/9/2018 MM/DD/YYYY		D	Date MM/DD/YYYY	

Case 18-13574 Doc 1 Filed 05/09/18 Entered 05/09/18 11:24:52 Desc Main Document Page 50 of 64

B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

n re Vanessa Brito Case No.	
Debtor (If kn	nown)
Chapter Chap	pter 7
DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEE	BTOR
 Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the abovenamed del compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy contemplation. 	ne, for services
For legal services, I have agreed to accept	\$1,765.00
Prior to the filing of this statement I have received	\$0.00
Balance Due	\$1,765.00
2. The source of the compensation paid to me was:	
Debtor Other (specify)	
3. The source of the compensation paid to me is:	
Debtor Other (specify)	
4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.	
I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.	
5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, i	including:
 Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to bankruptcy; 	file a petition in
b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;	
c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hea	arings thereof;
6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:	
CERTIFICATION	
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for represe debtor(s) in this bankruptcy proceedings.	entation of the
5/9/2018 /s/ Alexander Preber	
Date Signature of Attorney	
Semrad Law Firm	
Name of law firm	

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1.717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans.
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 18-13574 Doc 1 Filed 05/09/18 Entered 05/09/18 11:24:52 Desc Main Document Page 55 of 64

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

Case No.	
O	
Chapter.	Chapter7
REDITOR MAT	RIX
I list of creditors is tr	ue and correct to the best of their
Brito, Vanessa	
	/s/ Brito, Vanessa

TTL FIN AC 4530 S Archer Ave Chicago, IL, 60632

COMENITYCB/ULTA PO BOX 182120 COLUMBUS, OH, 43218

CAPITALONE c/o Pollack & Rosen, P.C 1825 Barrett Lakes Blvd Suite 510 Kennesaw, GA, 30144

I C SYSTEM INC PO BOX 64378 SAINT PAUL, MN, 55164

Mt. Sinai Hospital 1905 Paysphere Circle Chicago, IL, 60674

Metro South Hospital 2310 York St. Blue Island, IL, 60406

Christ Hospital 4400 W 95th St Oak Lawn, IL, 60453

Bank of America 1701 River Oaks Dr # D Calumet City, IL, 60409

CONTRACT FOR LEGAL SERVICES FOR REPRESENTATION IN A CHAPTER 7 BANKRUPTCY CASE

I do hereby retain the law firm of The Semrad Law Firm, LLC to represent my legal interests solely in a Bankruptcy case filed under Chapter 7 of the United States Bankruptcy Code. I further understand that this representation DOES NOT INCLUDE defending my interests in any adversary proceeding filed against me nor does this representation cover state court proceedings or criminal litigation.

I understand that The Semrad Law Firm, LLC is not going to charge me for time spent prior to the filing of my Chapter 7 case preparing and filing my petition. I also understand that The Semrad Law Firm, LLC may incur costs for such items as credit reports and tax transcripts for which it will not seek reimbursement.

After the bankruptcy case is filed, I understand that I will be presented with a second retainer agreement to pay The Semrad Law Firm, LLC \$1765.00 attorney fees plus any necessary post-petition costs to represent my interests including preparation and amendment, if necessary, of schedules; preparation and attendance of the Section 341 Meeting of Creditors; review and attendance, if necessary, to motions for stay relief; review of any redemption agreements; review of any reaffirmation agreements; case administration and monitoring, motions to reopen, if necessary, as well as a post discharge review of my credit report to ensure accurate reporting. I further understand and agree that additional professional legal services will result in additional fees that are due The Semrad Law Firm, LLC. Some of the additional services and fees are as follows:

Representation in an Adversary Proceeding. \$350.00/hr. Adding additional bills \$31.00 Motion to Reopen and Avoid Lien \$1000.00 Motion to Reopen \$350.00 + court costs

I have been presented to two options regarding the filing fees of \$335.00 payable to the Bankruptcy Court. I have elected to either,

1. Pay the costs directly to the bankruptcy court either all at once, or apply to pay these costs in installments;

or

2. Request that the firm pay these costs on my behalf after filing for which it will seek reimbursement from me.

I understand that once my bankruptcy is filed, I will not be legally obligated to pay any fees to The Semrad Law Firm, LLC. If any fees are owed to The Semrad Law Firm, LLC and not paid as of the filing of the bankruptcy, they will be discharged in the bankruptcy and may not be collected by The Semrad Law Firm, LLC or it assignees. After my bankruptcy is filed, I may sign a second retainer agreement promising to pay fees for the remainder of my representation in consideration of services to be performed by The Semrad Law Firm, LLC after the filing of my bankruptcy. I understand that I will be under no obligation to do so and can refuse to sign such an agreement. However, The Semrad Law Firm, LLC reserves the right to withdraw from my representation in the event that I do not sign a second retainer within 10 days after the filing of my case. I have been advised that I have a right to consult other counsel before I sign the second retainer. Further, if I do not wish for The Semrad Law Firm, LLC to represent me, I always have the right to seek any other legal counsel.

I further understand that the fee to be paid pursuant to the terms of this Contract is a flat fee, and that this fee shall immediately become the property of The Semrad Law Firm, LLC, in exchange for a commitment by The Semrad Law Firm, LLC, to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC, and will be used for general expenses of the firm.

As The Semrad Law Firm, LLC has duties to me as its client, I likewise have responsibilities. I agree to fully cooperate with The Semrad Law Firm, LLC This includes, but is not limited to, providing The Semrad Law Firm, LLC with all information

Case 18-13574 Doc 1 Filed 05/09/18 Entered 05/09/18 11:24:52 Desc Main Document Full ଦୁଅନୁଖି ଅଞ୍ଚଳ ବୈ^{ratus BK}

necessary and related to my bankruptcy case. In addition, I must attend all scheduled Court hearings and meetings.

I understand that I am to notify my creditors of my bankruptcy case once my Chapter 7 case is filed. I understand that The Semrad Law Firm, LLC is not liable or responsible for any illegal collection actions taken by my creditors once my case is filed.

I also understand that, if I am filing a joint case, the use of the personal pronouns "I", "me" or "my" are binding upon each signatory individually. I also understand that the laws of the State of Illinois are applicable to enforcement of this contract. Moreover, any change in this Contract is null and void unless it is in writing and signed by The Semrad Law Firm, LLC or an agent thereof.

Date: 05/09/2018

5/9/2018

Client

Client

Attorney

Case 18-13574 Doc 1 Filed 05/09/18 Entered 05/09/18 11:24:52 Desc Main Document Page 59 of 64

Debtor	1 Vanessa		Brito	Ca	se number (f known)			
	First Name	Middle Name	Last Name	0.1			0.1		
				Colur Debt	Action 6 o		Column B Debtor 2 or non-filing spou	se	
	nployment compens			\$0.00)				
Do n	ot enter the amount it or the Social Security A	f you contend that the amou Act. Instead, list it here:	unt received was a benefit	,					
		noti motoda, not it moro.	\$0.00						
	our spouse		\$0.00						
									
bene	efit under the Social Se			a \$ <u>0.00</u>	0		-		
amo payn inter	unt. Do not include ar nents received as a vic	sources not listed above.S ny benefits received under the stim of a war crime, a crime errorism. If necessary, list ot ow.	ne Social Security Act or against humanity, or	,					
				gero - o -			7	_	
Tota	I amounts from separa	ate pages, if any,		+\$0.0	00		+		
						[\neg _	
	lculate your total cu	urrent monthly income. Ac	ld lines 2 through 10 for	\$1.8	93.48	+		=	\$1,893.48
each co	lumn. Then add the to	otal for Column A to the total	al for Column B	1	-,			_	
						ı			Total current
									monthly income
Part 2:	Determine Whet	ther the Means Test Ap	oplies to You						
12. Cal	culate your current	monthly income for the ye	ear. Follow these steps:					10 1/55/01	
12a.	Copy your total curre	nt monthly income from line	e 11.		C	opy line	11 here →		\$1,893.48
	Multiply by 12 (the n	number of months in a year)							X 12
12b.		nual income for this part of t						12b.	20.0
, , ,	The result is your uni	Tau in como for uno part or							\$22,721.76
13 Calc	ulate the median fa	mily income that applies	to vou. Follow these sten	ie.					
		ma, masma mas applica	Illinois						
Fill in	n the state in which yo	ou live.	IIIITOIS						
Fill ir	the number of peop	le in your household.	1	noncode visual.					
	n the median family inc sehold.	come for your state and size	e of					13.	\$52,410.00
		median income amounts, g			rate			-	
		This list may also be availab	le at the bankruptcy clerk'	s office.					
14. HOV	v do the lines compa 								
14a.	Line 12b is less from Go to Part 3.	than or equal to line 13. On	the top of page 1, check	box 1, There is no	o presumptio	n of ab	use.		
14b.		e than line 13. On the top o I fill out Form 122A-2.	f page 1, check box 2, Th	ne presumption of	abuse is det	ermined	by Form 122A-	2.	
Part 3:	Sign Below								
									3
Ву	signing here, I declare	under penalty of perjury the	at the information on this	statement and in	any attachm	ents is t	rue and correct.		
		0, 1/							
×	/s/ Vanessa Brito	\mathbb{N}		×					
~	Signature of Debtor 1	1. 1		Signature of	Dobtor 2				
	organization of Deptor 1	1		orginature of	DEDIUI Z				
	Date 5/9/2018 MM/DD/YYYY			Date 5/9/20 MM/D	D/YYYY				
		a, do NOT fill out or file Forr o, fill out Form 122A-2 and							

Case 18-13574 Doc 1 Filed 05/09/18 Entered 05/09/18 11:24:52 Desc Main Document Page 60 of 64

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re:	Debtor(s)	Case No	
		Chapter.	Chapter7
	VERIF	ICATION OF CREDITOR MATR	IX
TI knowledge		ify that the attached list of creditors is true	and correct to the best of their
Date:	5/9/2018	/s/ Brito, Vanessa Brito, Vanessa Signature of Debtor	V. Br

Case 18-13574 Doc 1 Filed 05/09/18 Entered 05/09/18 11:24:52 Desc Main Document Page 61 of 64

ebtor	Vanessa		Brito	Case number (if
	First Name	Middle Name	Last Name	known)
rt 2:	List Your Unexpi	red Personal Property Lease	s	
forma	tion below. Do not I		leases are leases that	y Contracts and Unexpired Leases (Official Form 106G), fill in the are still in effect; the lease period has not yet ended. You may U.S.C. § 365(p)(2).
Des	scribe your unexpire	ed personal property leases		Will the lease be assumed?
Les	ssor's name:			□ No □ Yes
	scription of leased perty:			<u>—</u>
Les	ssor's name:			☐ No ☐ Yes
	scription of leased perty:			
Les	ssor's name:			□ No □ Yes
	scription of leased perty:			-
Les	ssor's name:			☐ No ☐ Yes
	scription of leased operty:			
Les	ssor's name:			□ No □ Yes
	scription of leased operty:			
Les	ssor's name:			□ No □ Yes
	scription of leased operty:			
Les	ssor's name:			□ No □ Yes
	scription of leased operty:			
rt 3:	Sign Below			
Und	er penalty of perjury	r, I declare that I have indicated to an unexpired lease.	my intention about an	y property of my estate that secures a debt and any personal
	and the second s	11 12	-	
_	/s/ Vanessa Brito	V. D	x	ignature of Debtor 2
C	Date 5/9/2018 MM/DD/YYYY		D	ate

Case 18-13574 Doc 1 Filed 05/09/18 Entered 05/09/18 11:24:52 Desc Main Document Page 62 of 64

Debtor	1 Vanessa First Name Mic	die Name	Brito Last Name	Case number (if known)
				nent to anyone about your business? Include all financial institutions,
Ľ	Yes. Fill in the details below.			
			Date issued	
	Name		MM/DD/YYYY	-
	Number Street			
	City State	Zip Code		
Part 12	2: Sign Below			
true	e and correct. I understand that ma	king a false state	ment, concealing prop	ments, and I declare under penalty of perjury that the answers are erty, or obtaining money or property by fraud in connection with o 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	/s/ Vanessa Brito Signature of Debtor 1	VB~		Signature of Debtor 2
	Date 5/9/2018			Date
Did		ır Statement of Fi	nancial Affairs for Indi	viduals Filing for Bankruptcy (Official Form 107)?
V	No			
	Yes			
Did	I you pay or agree to pay someone v	vho is not an atto	rney to help you fill ou	t bankruptcy forms?
V	No			
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 18-13574 Doc 1 Filed 05/09/18 Entered 05/09/18 11:24:52 Desc Main Document Page 63 of 64

		Document	Page 63 of 6	54	
Fill in this inform	mation to identify your case:		100 M		
Debtor 1	Vanessa	Brito			
Dabtano	First Name Middle	Name Last Name	•		
Debtor 2 (Spouse, if filing)	First Name Middle	e Name Last Name			
United States B	ankruptcy Court for the: Northern	District of Illino	s		
Case number		(State	*)		
(If known)					Charle Kalis is an
Official I	Form 106Dec				Check if this is an amended filing
Declarati	on About an Individua	al Debtor's Sch	edules		12/15
If two married p	people are filing together, both are eq	ually responsible for supply	ing correct informati	ion.	
money or prope	nis form whenever you file bankruptcy Irty by fraud in connection with a ban 1341, 1519, and 3571.				
Part 1: Sign	Below				
Did you pa	ay or agree to pay someone who is NC	T an attorney to help you f	II out bankruptcy for	ms?	
✓ No					
Yes. N	lame of person		ankruptcy Petition Prep e (Official Form 119).	parer's Notice, Declaration, and	
	nalty of perjury, I declare that I have reare true and correct.	ead the summary and sche	Jules filed with this d	leclaration and	

Signature of Debtor 2

MM/DD/YYYY

/s/ Vanessa Brito
Signature of Debtor 1

Date 5/9/2018

MM/DD/YYYY

Case 18-13574 Doc 1 Filed 05/09/18 Entered 05/09/18 11:24:52 Desc Main Document Page 64 of 64

Debtor 1 Vanessa			mber (if known)	
Part 6: Answer These Que	Middle Name La estions for Reporting Purposes	ast Name		
16. What kind of debts do you have?	16a. Are your debts primarily of "incurred by an individual property." No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily by	primarily for a personal, family business debts? Business debter evestment or through the opera	, or household purpose." bts are debts that you incurred to ation of the business or investment	o obtain
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that full No.		exempt property is excluded and a to unsecured creditors?	dministrative
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,00 ☐ More than 100,	00
19. How much do you estimate your assets to be worth?		\$1,000,001-\$10 mill \$10,000,001-\$50 m \$50,000,001-\$100 r \$100,000,001-\$500	illion	1-\$10 billion 01-\$50 billion
20. How much do you estimate your liabilities to be?		\$1,000,001-\$10 mill \$10,000,001-\$50 m \$50,000,001-\$100 r \$100,000,001-\$500	illion	1-\$10 billion 01-\$50 billion
Part 7: Sign Below	I house exemple sel this matition are			
For you	I have examined this petition, and correct. If I have chosen to file under Chapter of title 11, United States Code. I under Chapter 7. If no attorney represents me and out this document, I have obtain I request relief in accordance wit I understand making a false state connection with a bankruptcy caboth. 18 U.S.C. §§ 152, 1341, 1	apter 7, I am aware that I may p I understand the relief available of I did not pay or agree to pay s ned and read the notice require th the chapter of title 11, Unite ement, concealing property, of ase can result in fines up to \$2	proceed, if eligible, under Chapte e under each chapter, and I choose someone who is not an attorney ed by 11 U.S.C. § 342(b). Ed States Code, specified in this robtaining money or property by	er 7, 11,12, or 13 ose to proceed to help me fill petition.
	/s/ Vanessa Brito Signature of Debtor 1	5~ ×	Signature of Debtor 2	
	Executed on 5/9/2018 MM / DD	/////	Executed on	/